Certificate Number: 03088-PAE-DE-030694493

Bankruptcy Case Number: 18-10355



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 9, 2018, at 9:52 o'clock AM CST, Joseph a Boerckel completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 9, 2018 By: /s/David Nungesser for Doug Tonne

Name: Doug Tonne

Title: Counselor